

**SAFE
BOARD REPORT**
Meeting of November 6, 2014

Summary Report			
	9/30/14	6/30/14	3/31/14
Average Public Deposit Pool (in millions)	\$10,234	\$10,680	\$11,263
Less FDIC:	\$891	\$904	\$901
Net Average Public Deposits (in millions)	\$9,342	\$9,777	\$10,362
Reported Public Entities	5,826	5,701	5,702
Total # QPDs	157	159	159
Coverage Ratio-Net Average Deposits	103.75%	105.69%	107.92%
Coverage Ratio-Total Actual Deposits	94.70%	96.75%	94.70%
Note: Source of data: monthly reports filed by QPDs			

Collateral Detail				
Security Type	Market Value (in millions)	% of Total in Dollars	Count	% of Total in Count
US Treasuries	\$ 38	0.4%	22	0.5%
US Agencies	\$ 969	10.0%	564	12.0%
SCM-Alabama GO	\$ 364	3.8%	1,126	23.9%
SCM-Alabama Revenue	\$ 378	3.9%	971	20.6%
SCM-Other State GO	\$ 1	0.0%	1	0.0%
SCM-Out of State GO	\$ 203	2.1%	418	8.9%
MBS	\$ 3,640	37.6%	1,286	27.3%
CMO	\$ 607	6.3%	155	3.3%
ABS	\$ 122	1.3%	120	2.5%
FHLB LOC	\$ 3,370	34.8%	43	0.9%
Total	\$ 9,692	100.0%	4,706	100.0%
Note: Source of data is the SAFE database as of September 30, 2014				

Pledging Level Detail							
Pledging Level	# Banks Pledged	# Banks Pledged	# Banks Pledged	Average Public Deposits (in millions)	Required Collateral (in millions)	Market Value (in millions)	Over Pledged (in millions)
	9/30/2014	6/30/2014	3/31/2014	9/30/2014	9/30/2014	9/30/2014	9/30/2014
85%	27	22	25	\$ 663	\$ 468	\$ 550	\$ 83
90%	10	7	7	600	489	552	\$ 63
95%	88	93	91	7,975	6,988	7,524	\$ 536
100%	16	20	21	728	667	765	\$ 98
105%	5	4	2	100	90	101	\$ 12
110%	4	3	2	90	90	109	\$ 18
125%	3	5	6	18	12	18	\$ 6
130%	4	5	5	60	63	73	\$ 9
Total	157	159	159	\$ 10,234	\$ 8,867	\$ 9,692	\$ 825

Notes:

- Deposit data represents the deposits reported by QPD's as of September 30, 2014.
- Pledged Ranking Data represents rankings from the monthly reports filed by QPD's.
- Pledge Level Breakdowns:
70 or > = 85% 20-69=95%
10-19 = 105% <10 =125%
5 percentage points will be added to any of the above levels if the QPD exhibits one or both of the following conditions:
 1. Net average daily ledger balance of public deposits exceeds Tier 1 capital.
 2. Net average monthly ledger balance of public deposits comprises 20% or more of total public deposits held in QPD's.